



# LOUISIANA LEGISLATIVE BLACK CAUCUS THIS WEEK

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## COPING WITH POST KATRINA TRAUMA

### Message from the Chair



**Cedric L. Richmond**

*It has been brought to my attention that some residents of New Orleans are concerned that certain areas of the city will not be rebuilt. As a Louisiana State Representative specifically, of New Orleans East, I make a vow to the citizens of New Orleans that the city will not only be rebuilt, it will be made a new. Our neighborhoods and communities will be reestablished, we will build new schools and businesses will prosper. New Orleans will be better for you. We are also working on establishing "Virtual New Orleans," an online network that will serve as a portal for sharing information and maintaining an open line of communication with New Orleanians who are currently residing outside the state.*

*As we begin to restore our lives and prepare to rebuild our neighborhoods, I would like to encourage you to be weary of all things that appear to be too good to be true. Unfortunately, some will be victimized by contractors, developers and investors. You must be conscious when speaking with and selecting individuals you choose to do business with. Everyone will not be honest. To prevent personal cases of fraud, make sure the businesses you contract with are licensed and bonded. It may also be helpful if they are registered with the Better Business Bureau. Hopefully, these tips will make for a positive restoration.*

The psychological impact that Hurricane Katrina will have on its survivors is sure to last far beyond the initial devastation brought on by the disaster. In the weeks following the hurricane survivors are grieving the loss of life, property and are struggling to adapt to abrupt changes in daily living conditions. This is a tremendous undertaking for most if not all, and the result of these emotions will certainly cause significant changes in the lives of those affected.

There will be changes in relationships and expectations. The overall paradigm of life will no longer reflect a pre-Katrina disposition. It is probably common for survivors to feel mentally drained and maybe physically exhausted. Unresolved emotional issues and problems that persisted prior to the disaster will resurface. The financial strain of losing a job

*Cont. on page 2.*

## WHAT YOU SHOULD KNOW ABOUT INSURANCE COVERAGE

Hurricane Katrina has been recorded as one of the worst disasters in the history of America. Loss of life and personal property has had an overwhelming affect on the citizens of Louisiana. This week, some residents of Orleans parish were allowed to re-enter the city for the first time. With that, the process of assessing damaged property, filing claims and rebuilding truly begins.

As you prepare to meet with your insurance adjusters it is of the utmost importance to know the difference between Homeowners, Windstorm and Flood insurance policies and the coverage provided.

Because most of metro New Orleans succumbed to flood brought on by breaches in the London Ave., 17<sup>th</sup> Street and Industrial Canals, flood insurance coverage will prove to make or break many rebuilding efforts by hurricane survivors. A Homeowners, Windstorm or Commercial insurance policy does not cover damage caused by flood. Since 1968, Flood insurance has been written through the National Flood Insurance program (NFIP). It is defined as "overflow of inland or tidal waters; unusual or rapid accumulation or runoff of surface waters from any source..." Flood insurance is purchased by property owners through the Write-Your-Own program however, the coverage and method of settling flood claims is established by the federal government through NFIP.

If you have not contacted your insurance company to file a claim, do so immediately. Be sure to have your policy number and a reliable contact number and or email address. Next, schedule an appointment with your adjuster; make sure you have photos and proper documentation of all damaged items. If you are required to dispose of personal property keep swatches of damaged items (i.e.: swatches of carpeting, curtains, furniture, etc.); if you do not dispose of damage property, separate the damaged from undamaged items. Make a list of damaged or lost items and include their age and value. If you have been in contact with a contractor, provide your adjuster with any estimates for construction or rebuilding. Contact your insurance company if you have not been assigned an adjuster within 7 to 10 days of filing your claim.

For additional information on agencies that are providing assistance to policy holders with hurricane related questions and claims please go to the Black Caucus website.

## PHONE BANK

**American Red Cross  
Disaster Assistance  
1-800-975-7585**

**American Red Cross  
Missing Family Members  
1-877-LOVED-1S  
568-3317**

**FEMA  
1-800-621-FEMA (3362)**

**Find Family  
National Call Center  
1-800-326-9393**

**LA Housing Finance Authority  
1-866-310-7971**

**LA Department of Labor  
Unemployment  
1-800-818-7811**

**LA Department of  
Social Services (Food Stamps)  
1-888-524-3578**

**Postal Service  
1-800-275-8777**

**Salvation Army  
1-888-363-2769**

**Social Security  
1-800-772-1213  
1-800-325-0778 (TTY)**

**WIC  
1800-251-BABY (2229)**



Trauma cont.

or of commuting far distances and the daily rise of fuel prices may cause additional stress. The bureaucracy and red tape that unfortunately coincides with seeking financial assistance from organizations offering help can also be stressful. Whatever the circumstance, everyone will eventually be on a road to recovery. Not all may travel the same but, it is destined to happen.

In order for survivors to begin to deal with the reality of recovery, an emotional overhaul will first be necessary. As families reunite, restore and rebuild, certain self-help initiatives should be invoked.

Some experts say that you should try to adapt to your current environment and develop a routine. Eventually, you will be able to resolve day-to-day conflicts more easily and they won't add to your stress. This along with dealing with people and situations that are familiar to you will bring some added comfort. You should turn to family and friends for support, and if you have children, encourage your children to express their feelings openly. A daily routine for children should also be encouraged.

## THE FEDERAL AGENCY FOR TOXIC AND DISEASE REGISTRY

The Natural Resources Defense Council (NRDC), reports that the Federal Agency for Toxic and Disease Registry (ATSDR), an agency of the U.S. Department of Health and Human Services is required to protect public health and provide medical care and related assistance to people exposed to toxic substances.

Even though the Environmental Protection Agency (EPA) continues to test air, water and sediment samples in hurricane ravaged areas, ATSDR is directed by congressional mandate to perform specific functions concerning the effect on public health and hazardous substances in the environment.

The functions include: public health assessments of waste sites; health consultations concerning specific hazardous substances, health surveillance and registries, response to emergency releases of hazardous substances, applied research in support of public health assessments, information development and dissemination, and education and training concerning hazardous substances.

If your home was flooded or if any water en-

tered your home you will have some form of mold growing. According to the EPA, molds reproduce by means of tiny spores; the spores are invisible to the naked eye and float through outdoor and indoor air. Mold cannot grow without moisture and they are prone to produce allergens, irritants and in some cases, potentially toxic substances. Inhaling or touching mold or spores may cause allergic reactions like sneezing, runny nose, red eyes and skin rashes. The reactions can be immediate or delayed.

If you are planning to return to your home to clean up, you should wear disposable clothing to prevent the transfer and spread of mold; gloves that extend to the middle of the forearm, and a HEPA-filtered air mask that covers the entire face or a hood that covers the entire head.

For more information go to the EPA website at, [www.epa.gov/katrina/activities](http://www.epa.gov/katrina/activities).

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